



SRE0006-US

MAIL DATA

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR
AUTOMATED TRANSACTIONS
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENTCommissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Information Disclosure Statement is filed, please accept this Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

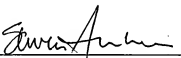
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

SHAW PITTMAN LLP
1650 Tysons Boulevard
McLean, VA 22102
Tel: (703) 770-7606

Date: March 23, 2004

Respectfully submitted,

J. LOW

By:  #43475
for: Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge



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PATENT



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IDENTIFICATION OF COPENDING APPLICATION(S)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to identify the following copending application or applications which may contain technical subject matter related to that of the present invention:

<u>Serial No.</u>	<u>Filed</u>	<u>Attorney Docket No.</u>	<u>Patent No.</u>
09/967,045	10/01/2001	SRE0001-US	
10/267,942	10/10/2002	SRE0002-US	
10/630,857	07/31/2003	SRE0004-US	
10/660,644	09/12/2003	SRE0005-US	

This identification is not to be construed as a waiver of confidentiality as to the cited application now or upon issuance of the present application as a patent. The Examiner is

Serial No.: 10/718,615
Art Unit: 3629

Attorney's Docket No.: SRE0006-US
Page 2

respectfully requested to consider the cited copending application or applications and the art cited therein during examination of the present application.

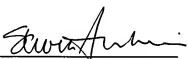
**DO NOT PRINT THE ABOVE CITATION(S) IN ANY PATENT THAT
ISSUES FROM THE ABOVE-CAPTIONED APPLICATION OR ANY
OTHER RELATED APPLICATION.**

SHAW PITTMAN LLP
1650 Tysons Boulevard
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Respectfully submitted,

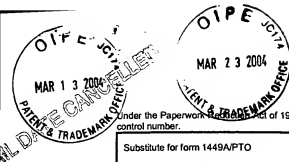
J. LOW

Date: March 23, 2004

By:  #43475
For: Michael D. Bednarek
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MDB/SPA/ge

Document #: 1277314 v.1



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/718,615
		Filing Date	November 24, 2003
		First Named Inventor	J. LOW
		Art Unit	3629
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	SRE0006-US
Sheet 1	of 4		

U.S. PATENT DOCUMENTS				
Examiner Initials	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document
		Number- Kind Code ² (if known)	MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-5,191,522	03/02/1993	Bosco et al.
		US-5,573,244	11/12/1996	Mindes
		US-5,704,045	12/30/1997	King et al.
		US-5,732,397	03/02/1998	Detore et al.
		US-5,752,236	05/12/1998	Sexton et al.
		US-5,752,237	05/12/1998	Cherry
		US-5,754,990	05/19/1998	Anderson et al.
		US-5,806,042	09/08/1998	Kelly et al.
		US-5,839,113	11/17/1998	Federer et al.
		US-5,842,148	11/24/1998	Prendergast et al.
		US-5,842,921	12/01/1998	Mindes et al.
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		US-6,078,890	06/20/2000	Mangin et al.
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		20010027437	10/04/2001	Turbeville et al.
		20010028364	10/11/2001	Fredell et al.
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		20010044734	11/22/2001	Walker et al.
		20010047325	11/29/2001	Livingston
		20010053986	12/20/2001	Dick
		20020002475	01/03/2002	Freedman et al.
		20020004731	01/10/2002	Belben
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		20020032586	03/14/2002	Joao
		20020032646	03/14/2002	Sweeney et al.
		20020035489	03/21/2002	Herman et al.
		20020035528	03/21/2002	Simpson et al.
		20020042770	04/11/2002	Slyke et al.
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		20020049617	04/25/2002	Lencki et al.
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		20020077866	06/20/2002	Javerthac
		20020077868	06/20/2002	Javerthac
		20020078046	06/20/2002	Uluakar et al.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	10/718,615
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U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code ² (if known)			
		20020082874	06/27/2002	Go	
		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Giodjo et al.	
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		20020099640	07/25/2002	Lange	
		20020111833	08/15/2002	Dick	
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		20020120776	08/29/2002	Eggebraaten et al.	
		20020138307	09/26/2002	Kramer	
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		20020156656	10/24/2002	Harrell et al.	
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		20020188540	12/12/2002	Fay et al.	
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		20030046115	03/06/2003	Hisano	
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		20030061075	03/27/2003	Hackman et al.	
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		20030074233	04/17/2003	Lee	
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		20030083908	05/01/2003	Steinmann	
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		20030125108	07/03/2003	Groz	
		20030126155	07/03/2003	Parker et al.	

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Substitute for form 1449A/PTO				<div>Complete if Known</div> <table border="1"> <tr> <td>Application Number</td> <td>10/718,615</td> </tr> <tr> <td>Filing Date</td> <td>November 24, 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>J. LOW</td> </tr> <tr> <td>Art Unit</td> <td>3629</td> </tr> <tr> <td>Examiner Name</td> <td>Not Yet Assigned</td> </tr> <tr> <td>Attorney Docket Number</td> <td>SRE0006-US</td> </tr> </table>		Application Number	10/718,615	Filing Date	November 24, 2003	First Named Inventor	J. LOW	Art Unit	3629	Examiner Name	Not Yet Assigned	Attorney Docket Number	SRE0006-US
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<div>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div> <div>(use as many sheets as necessary)</div>																	
Sheet	3	of	4														

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Examiner Signature	/Eliza Squires/	Date Considered	12/09/2008
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		Art Unit	3629
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	SRE0006-US
Sheet 3	of 4		

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland	<input type="checkbox"/>
		"Overview of Riskclick," http://www.riskclick.com	<input type="checkbox"/>
		"Reinsurance for the Third Millennium," http://marketing.r3k.com	<input type="checkbox"/>
		"Inreon," http://www.inreon.com	<input type="checkbox"/>
		"Smartfac," http://www.smartfac.com	<input type="checkbox"/>
		"Platform – eReinsure," http://www.ereinsure.com	<input type="checkbox"/>
		"Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art," December 2001 (Lincoln National Reassurance Company)	<input type="checkbox"/>
		"ManageReinsurance User Guide," version 1.1 (December 5, 2001)	<input type="checkbox"/>
		R. GRUNIG and P. HALL, "An introduction to rating casualty business," Swiss Reinsurance Company, Zurich (2000)	<input type="checkbox"/>
		"An introduction to reinsurance," Swiss Reinsurance Company (1996)	<input type="checkbox"/>
Examiner Signature	/Eliza Squires/		Date Considered 12/09/2008

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